

Abstract of the Disclosure

The New-Media Monetary Engine ("NME") is a collection of methods used in building a monetary exchange through a client server software engine that allows advertisers to promote products and services to targeted consumers and to provide credits and coupons through the monetary exchange to those consumers as an inducement to viewing or sampling advertising or content, then allows that consumer the opportunity to spend or exchange credits and coupons for premium content and selected e-commerce and off-line commerce/advertising. Additional methods include the ability to scale credit use with the quality of service with which the content is delivered, to scale the amount of credit provided based on the level of consumer involvement with the promotional message or content, the ability to display onscreen the current credit and coupon account balances, the ability to bill the customer or the customer's credit card periodically for credits used in excess of credits earned, the ability of a senior family member to limit credit and/or coupon accumulation and use by other family members, the ability to track credits and/or coupons by individual family member or alternatively across family usage, and the ability to share, exchange, or barter credits and/or coupons among family members.